

Return Mail Service Only PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS P.O. BOX 619033 DALLAS, TX 75261-9033 USPS CERTIFIED MAIL

9214 8969 0043 7100 0809 3013 29

5-807-48503-0000014-001-000-000-000-000 LAURENCE D RINGROSE 39 DENNY RD BATH ME 04530-2346

December 10, 2020

Re: Loan Number

Collateral Address

39 DENNY RD

BATH ME 04530-0000

## NOTICE OF DEFAULT AND RIGHT TO CURE

### Dear Borrower(s):

We have not received your loan payments for the period of November 01, 2018 through December 01, 2020, which means your loan is in default. This letter is a demand for payment of the past due amounts causing the loan to be in default and any other charges that must be paid in order to cure the default, which are:

Principal, interest, & escrow	\$20,684.88
Late charges	\$826.98
Default Expenses	\$3,989.18
Default Corporate Advances	\$0.00
Property Inspection Fees	\$625.00
NSF Fees	\$0.00
One Time Draft Fees	\$0.00
Payoff Statement Fees	\$0.00
Less Amount in Suspense	\$0.00

Total Amount Due

\$26,126.04

Interest and fees will continue to accrue after the date of this letter in accordance with the terms of your loan. The Total Amount Due does not include any amounts that become due after the date of this notice.

You have the right to cure the default by paying the Total Amount Due shown above within 35 days of receiving this notice. If you do not cure the default by the 35-day deadline, Freedom Mortgage Corporation may require immediate payment in full, and Freedom Mortgage Corporation or another person may acquire the Property by means of foreclosure and sale.

If you meet the conditions stated in Section 19 of the Mortgage, you will have the right to have Freedom Mortgage Corporation's enforcement of the Mortgage discontinued and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.



You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and Mortgage, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, the mortgage servicer, or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of the right-to-cure period.

The contact information for the mortgagee having authority to modify your mortgage loan to avoid foreclosure is:

Freedom Mortgage Corporation 10500 Kincaid Drive, Suite 111, Fishers, Indiana 46037-9764 (855) 690-5900

You may contact a HUD-approved counseling agency operating in Maine to assist mortgagors in the state to avoid foreclosure using the contact information that is provided with this letter.

HUD-approved counseling is available on FHA guaranteed loans by calling 1-800-569-4287. You may also be entitled to a face-to-face interview with Freedom Mortgage Corporation if you have an FHA-guaranteed loan. If you would like to discuss this letter and foreclosure prevention options, or arrange a face-to-face interview, we encourage you to contact our Customer Care Department immediately at (855) 690-5900, Monday through Friday, from 8:00am - 10:00pm, and Saturday from 9:00am - 6:00pm, Eastern Time.

You may request mediation to explore options for avoiding foreclosure judgment.

Please telephone Freedom Mortgage Corporation at (855) 690-5900 before you make your payment to confirm the amount you should pay. Payments must be made in U.S. currency, made payable to Freedom Mortgage Corporation, and sent to:

Freedom Mortgage Corporation PO Box 7230 Pasadena CA 91109-7230

You may access your loan information at your convenience, 24 hours a day, 7 days a week! Simply log on to our website at www.freedommortgage.com or call our automated phone system at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am - 10:00pm and Saturday from 9:00am - 6:00pm Eastern Time.

Sincerely,

Customer Care Department Freedom Mortgage Corporation



IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

The following is a list including the names, addresses and telephone numbers of all counseling agencies approved by HUD to assist mortgagors in Maine to avoid foreclosure:

Agency Name	Phone, Toll-Free, Fax Number, Email, Website, Agency ID	Address	Languages	Parent Organization
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org Agency ID: 84456	353 WATER STREET AUGUSTA, Maine 04330-4665	- English	MAINE STATE HOUSING AUTHORITY
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org Agency ID: 81649	262 Harlow Street PO Box 1162 BANGOR, Maine 04401-4952	- English	NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mmcacorp.org Website:www.midcoastmainecommunityaction.org Agency ID: 80502	34 Wing Farm Pkwy Bath, Maine 04530-1515	- English - Spanish	
WALDO COMMUNITY ACTION PARTNERS	Phone: 207-338-6809 E-mail: N/A Website: waldocap.org Agency ID: 90310	9 Field St Ste 201 Belfast, Maine 04915-6661	- English - French - German	MAINE STATE HOUSING AUTHORITY
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org Agency ID: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347  Toll-free: 800-339-6516  Fax: 207-553-7778  E-mail: ndigeronimo@avestahousing.org  Website: www.avestahousing.org  Agency ID: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@cflmaine.org Website: cflme.org/ Agency ID: 80649	309 Cumberland Ave Ste 202 Portland, Maine 04101-4982	- English - French - Other - Swahili	MAINE STATE HOUSING AUTHORITY

MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail:counselinginfo@moneymanagement.org Website: www.moneymanagement.org Agency ID: 82632	477 Congress St 5Th Floor Portland, Maine 04101	- English - Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
PINE TREE LEGAL ASSISTANCE, INCORPORATED	Phone: 207-774-8211 Fax: 207-828-2300 E-mail: nheald@ptla.org Website: www.ptla.org Agency ID: 80635	88 Federal St PO Box 547 PORTLAND, Maine 04101-4205	- Arabic - ASL - Cambodian - Cantonese - Chinese Mandarin - Creole - Czech - English - Farsi - French - Hindi - Hmong - Indonesian - Korean - Polish - Portuguese - Russian - Spanish - Swahili - Turkish - Ukrainian	
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-768-3023-650 Toll-free: 800-432-7881 Fax: 207-768-3021 E-mail: jbaillargeon@acap-me.org Website: www.acap-me.org Agency ID: 83641	771 Main St PRESQUE ISLE, Maine 04769-2201	- English	MAINE STATE HOUSING AUTHORITY
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org Agency ID: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.community-concepts.org Agency ID: 81580	17 Market Square SOUTH PARIS, Maine 04281-1533	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org Agency ID: 81685	97 Water St Waterville, Maine 04901-6339	- English	NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

# Lejla Ikanovic

From:	Nobody <nobody@informe.org></nobody@informe.org>
Sent:	Tuesday, August 11, 2020 1:00 PM

**To:** Breach Servicing

**Subject:** \*\*EXT\*\* Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Mortgage Information

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Company providing the notice:Freedom Mortgage Corporation Owner of the mortgage:Freedom Mortgage Corporation What term best describes the owner of the mortgage?:Private mortgage lender Filer's Email

Address:breachservicing@freedommortgage.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Freedom Mortgage Corporation

Address: P.O. Box 50428

Indianapolis, IN 46250-0401

Phone Number: (855) 690-5900

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**Consumer Information** 

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Consumer First name:LAURENCE

Consumer Middle Initial/Middle Name: D

Consumer Last name:RINGROSE

Consumer Suffix:

Property Address line 1:39 DENNY RD

Property Address line 2: Property Address line 3:

Property Address City/Town:BATH

Property Address State:

Property Address zip code:04530 Property Address County:Sagadahoc

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**Notification Details** 

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Date notice was mailed:8/10/2020

Amount needed to cure the default:19838.65 Consumer Address line 1:39 DENNY RD Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town:BATH

Consumer Address State:ME

Consumer Address zip code:04530

# **USPS Tracking®**

FAQs >

# Track Another Package +

Tracking Number: 92148969004371000809301329

Remove X

Your item was delivered to an individual at the address at 2:05 pm on December 21, 2020 in BRUNSWICK, ME 04011.

# December 21, 2020 at 2:05 pm Delivered, Left with Individual BRUNSWICK, ME 04011 Get Updates Text & Email Updates Return Receipt Electronic Tracking History Product Information

# See Less ∧

# Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

# **FAQs**